



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [SPEND LIFE WISELY COMPANY, INC.](#)

City/State [DURANT, OK](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [13,027,023](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SPEND LIFE WISELY COMPANY, INC.](#)

[1400 WEST MAIN STREET](#)

[DURANT, OK 74701](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	109,050	101,117	421,666	361,638	320,749	7.85	104.85
Income from lease financing receivables.....	53	76	290	309	368	-30.26	-36.14
Fully taxable income on loans and leases.....	108,290	100,260	418,362	358,327	317,585	8.01	106.68
Tax-exempt income on loans and leases.....	813	933	3,594	3,620	3,532	-12.86	-11.82
Estimated tax benefit on income on loans and leases.....	145	240	866	875	853	-39.57	-69.53
Income on loans and leases (tax equivalent).....	109,248	101,433	422,822	362,822	321,970	7.70	103.09
Investment interest income (tax equivalent).....	6,804	6,037	25,249	27,443	31,786	12.70	39.29
Interest on balances due from depository institutions.....	204	164	688	988	4,461	24.39	-36.84
Interest income on other earning assets.....	636	451	1,898	1,627	1,114	41.02	99.37
Total interest income (tax equivalent).....	116,892	108,085	450,657	392,880	359,331	8.15	97.05
Interest on time deposits of \$250K or more	394	1,725	4,531	11,129	15,196	-77.16	-51.36
Interest on time deposits < \$250K.....	656	4,329	10,509	28,192	31,045	-84.85	-60.70
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,727	3,848	19,531	15,836	23,874	48.83	303.88
Interest on other borrowings and trading liabilities.....	3,222	3,502	13,624	15,602	15,617	-8.00	23.64
Interest on subordinated debt and mandatory convertible securities	2,363	2,404	9,616	7,882	6,048	-1.71	530.13
Total interest expense.....	12,362	15,808	57,811	78,641	91,780	-21.80	79.73
Net interest income (tax equivalent).....	104,530	92,277	392,846	314,239	267,551	13.28	99.32
Non-interest income.....	51,989	64,367	230,301	236,048	132,065	-19.23	97.69
Adjusted operating income (tax equivalent)	156,519	156,644	623,147	550,287	399,616	-0.08	98.78
Overhead expense.....	109,781	100,925	388,910	366,541	274,292	8.77	96.24
Provision for credit losses.....	4,796	6,226	12,726	48,573	15,942		42.99
Securities gains (losses)	0	0	2,806	12,037	3,032		-100.00
Other tax equivalent adjustments	19	0	0	0	0		
Pretax net operating income (tax equivalent).....	41,954	49,538	224,409	147,089	112,617	-15.31	103.49
Applicable income taxes	4,601	9,937	42,930	28,023	61,416	-53.70	
Tax equivalent adjustments	626	905	3,371	3,164	2,775	-30.83	-39.28
Applicable income taxes (tax equivalent).....	5,227	10,842	46,301	31,187	64,191	-51.79	406.98
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	36,727	38,696	178,108	115,902	48,426	-5.09	87.52
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	36,727	38,696	178,108	115,902	48,426	-5.09	87.52
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	36,727	38,696	178,108	115,902	48,426	-5.09	87.52
Investment securities income (tax equivalent).....	6,804	6,037	25,249	27,443	31,786	12.70	39.29
US Treasury and agency securities (excluding mortgage-backed securities)	10	69	309	1,402	4,837	-85.51	-98.95
Mortgage-backed securities	3,218	2,318	10,350	12,966	16,798	38.83	39.85
All other securities	3,576	3,650	14,590	13,075	10,151	-2.03	118.74
Cash dividends declared.....	0	0	4,373	0	13,068		-100.00
Common	0	0	4,373	0	13,068		-100.00
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income	51,989		64,367		230,301		236,048		132,065			
Fiduciary activities income	99		97		406		353		293			
Service charges on deposit accounts - domestic	4,958		3,815		17,719		15,697		17,379			
Trading revenue.....	0		0		0		0		0			
Investment banking fees and commissions.....	395		492		1,781		1,355		1,272			
Insurance activities revenue.....	3,546		3,888		14,633		15,840		10,887			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	35,067		18,464		52,439		27,923		21,764			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	6,217		29,975		97,499		125,521		41,167			
Other non-interest income.....	1,707		7,636		45,824		49,359		39,303			
Total overhead expenses	109,781		100,925		388,910		366,541		274,292			
Personnel expense.....	66,780		62,945		243,753		231,813		164,809			
Net occupancy expense.....	9,494		7,783		32,144		30,244		25,852			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	2,839		2,851		11,322		11,405		10,687			
Other operating expenses.....	30,668		27,346		101,691		93,079		72,944			
Fee income on mutual funds and annuities.....	394		492		1,781		1,355		1,272			
Memoranda												
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0			
Number of equivalent employees	1,945		1,796		1,892		1,759		1,604			
Average personnel expense per employee.....	34.33		35.05		128.83		131.79		102.75			
Average assets per employee.....	6,432.62		5,899.92		6,048.13		5,359.45		4,714.45			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.76	2.26	34	0.76	2.10	34	0.77	2.17	35	0.57	2.02	35
Overhead expenses / Net Interest Income + non-interest income	70.41	61.09	82	64.80	59.31	75	62.75	59.28	64	66.99	62.28	73
Percent of Average Assets												
Total overhead expense	3.51	2.18	91	3.81	2.28	94	3.40	2.17	92	3.89	2.57	87
Personnel expense.....	2.14	1.21	95	2.38	1.28	97	2.13	1.21	96	2.46	1.30	96
Net occupancy expense.....	0.30	0.23	82	0.29	0.24	70	0.28	0.23	71	0.32	0.26	73
Other operating expenses.....	1.07	0.71	88	1.14	0.73	86	0.99	0.72	86	1.11	0.94	76
Overhead less non-interest income	1.85	1.18	91	1.38	1.10	76	1.39	1.10	74	1.38	1.25	62
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	70.14	60.59	82	64.43	58.69	77	62.41	58.83	63	66.61	61.82	73
Personnel expense.....	42.67	33.94	88	40.18	33.28	85	39.12	32.93	82	42.13	32.36	92
Net occupancy expense.....	6.07	6.43	46	4.97	6.42	27	5.16	6.23	31	5.50	6.58	31
Other operating expenses.....	21.41	19.35	71	19.28	18.45	62	18.14	19.18	48	18.99	22.28	41
Total non-interest income	33.22	26.24	70	41.09	28.42	77	36.96	27.67	73	42.90	28.83	81
Fiduciary activities income	0.06	2.31	30	0.06	2.15	27	0.07	2.20	29	0.06	2.09	27
Service charges on domestic deposit accounts	3.17	3.51	42	2.44	3.21	36	2.84	3.27	41	2.85	3.27	41
Trading revenue.....	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	0.25	2.33	23	0.31	2.51	22	0.29	2.58	23	0.25	2.46	19
Insurance activities revenue.....	2.27	0.38	91	2.48	0.38	93	2.35	0.36	93	2.88	0.41	93
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44
Net servicing fees	22.40	1.49	97	11.79	0.99	97	8.42	0.60	96	5.07	0.01	98
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0.45	0
Net gain (loss) - sales of loans, OREO, and other assets	3.97	1.74	83	19.14	3.74	95	15.65	3.30	95	22.81	3.92	94
Other non-interest income.....	1.09	8.92	2	4.87	8.65	30	7.35	9.27	41	8.97	9.65	54
Overhead less non-interest income	36.92	33.42	61	23.34	29.66	29	25.45	30.52	29	23.71	31.93	26
Applicable income taxes / Pretax net operating income (tax equivalent).....	10.97	20.83	4	20.06	21.04	38	19.13	21.18	24	19.05	18.63	46
Applicable income tax + TE / Pretax net operating income + TE	12.46	22.92	3	21.89	22.74	39	20.63	22.67	20	21.20	21.18	42

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	9,104,084	7,221,204	8,568,867	6,593,453	5,020,516	26.07	163.66
Commercial and industrial loans	857,152	1,265,906	933,039	1,240,448	656,031	-32.29	78.83
Loans to individuals	146,402	134,860	144,565	142,468	174,838	8.56	-5.10
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00
Agricultural loans	64,162	58,945	63,369	59,980	62,323	8.85	9.83
Other loans and leases	90,454	101,316	94,136	107,693	103,120	-10.72	22.70
Less: Unearned income	8,810	14,401	10,208	13,088	2,941	-38.82	92.78
Loans and leases, net of unearned income	10,253,444	8,767,830	9,793,768	8,130,954	6,013,887	16.94	143.31
Less: Allowance for loan and lease losses	103,279	93,570	98,562	87,936	48,434	10.38	293.94
Net loans and leases	10,150,165	8,674,260	9,695,206	8,043,018	5,965,453	17.01	142.37
Debt securities that reprice or mature in over 1 year	1,060,469	985,715	1,041,137	962,316	1,068,698	7.58	11.74
Mutual funds and equity securities	23	55	26	66	91	-58.18	-70.13
Subtotal	11,210,657	9,660,030	10,736,369	9,005,400	7,034,242	16.05	118.23
Interest-bearing bank balances	449,998	368,496	521,891	570,029	205,776	22.12	209.68
Federal funds sold and reverse repos	80,971	186,015	81,659	51,527	0	-56.47	
Debt securities that reprice or mature within 1 year	149,198	139,889	172,420	140,183	177,534	6.65	258.72
Trading assets	0	0	0	0	0		
Total earning assets	11,890,824	10,354,430	11,512,339	9,767,139	7,417,552	14.84	123.35
Non-interest-bearing cash and due from depository institutions	127,073	133,974	86,782	101,330	108,375	-5.15	49.77
Premises, fixed assets, and leases	322,202	218,883	316,173	204,951	177,999	47.20	120.46
Other real estate owned	6,269	13,084	9,695	12,426	9,899	-52.09	-84.53
Investment in unconsolidated subsidiaries	3,171	3,166	3,168	3,165	3,186	0.16	-0.19
Intangible and other assets	677,484	494,749	618,199	478,686	425,193	36.93	92.22
Total assets	13,027,023	11,218,286	12,546,356	10,567,697	8,142,204	16.12	118.90
Quarterly average assets	12,511,437	10,596,259	12,114,379	10,371,423	7,994,140	18.07	113.21
Average loans and leases (YTD)	9,855,111	8,281,690	8,964,607	7,237,524	5,488,555	19.00	141.00
Memoranda							
Loans held-for-sale	171,506	323,574	243,981	288,413	107,866	-47.00	90.46
Loans not held-for-sale	10,081,938	8,444,256	9,549,787	7,842,541	5,906,021	19.39	144.47
Real estate loans secured by 1–4 family	3,410,185	2,583,324	3,133,919	2,267,952	1,798,644	32.01	274.39
Commercial real estate loans	5,510,654	4,477,275	5,251,860	4,163,141	3,069,609	23.08	126.32
Construction and land development	2,339,891	1,664,068	2,175,570	1,569,731	1,182,131	40.61	267.16
Multifamily	445,316	466,843	467,879	346,229	122,792	-4.61	50.78
Nonfarm nonresidential	2,725,447	2,346,364	2,608,411	2,247,181	1,764,686	16.16	81.42
Real estate loans secured by farmland	183,245	160,605	183,088	162,360	152,263	14.10	71.01
Total investment securities	1,209,690	1,125,659	1,213,583	1,102,565	1,246,323	7.47	22.10
U.S. Treasury securities	15,148	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	33,445	0	34,927	193,490	-100.00	-100.00
Municipal securities	480,210	492,663	513,526	490,706	311,105	-2.53	98.21
Mortgage-backed securities	628,727	548,628	610,485	530,135	709,032	14.60	21.90
Asset-backed securities	85,582	50,868	89,546	46,731	32,605	68.24	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	23	55	26	66	91	-58.18	-70.13
Available-for-sale securities	1,209,667	1,125,604	1,213,557	1,102,499	1,246,232	7.47	22.10
U.S. Treasury securities	15,148	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	33,445	0	34,927	193,490	-100.00	-100.00
Municipal securities	480,210	492,663	513,526	490,706	311,105	-2.53	98.21
Mortgage-backed securities	628,727	548,628	610,485	530,135	709,032	14.60	21.90
Asset-backed securities	85,582	50,868	89,546	46,731	32,605	68.24	
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-45,097	36,908	30,459	53,628	20,592		
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0		
Structured notes, fair value	804,046	626,923	791,913	670,754	833,860	28.25	16.51

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,021,565	2,619,077	2,927,005	2,346,960	1,531,020	15.37	122.48
NOW, ATS and transaction accounts	2,890,191	1,885,841	3,027,392	1,649,664	1,009,848	53.26	630.29
Time deposits less brokered deposits < \$250K	-125,616	580,685	-67,639	775,757	1,232,599		
MMDA and other savings accounts	3,857,570	3,193,459	3,714,279	2,769,942	2,020,792	20.80	102.77
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	9,643,710	8,279,062	9,601,037	7,542,323	5,794,259	16.48	116.18
Time deposits of \$250K or more	281,462	360,477	290,983	427,393	565,308	-21.92	-9.23
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	93,843	116,848	114,401	158,418	133,096	-19.69	-10.32
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	647,010	6,144	127,300	9,335	266,311	10430.76	456.60
Other borrowings w/remaining maturity over 1 year	312,533	754,371	378,808	782,451	194,641	-58.57	171.06
Brokered deposits < \$250K	701,049	450,998	696,042	450,966	221,426	55.44	755.00
Noncore funding	2,035,897	1,688,838	1,607,534	1,828,563	1,380,782	20.55	179.55
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	249,234	247,547	248,812	247,125	191,364	0.68	32.62
Other liabilities	123,914	139,196	116,249	138,340	89,315	-10.98	98.83
Total liabilities	12,052,755	10,354,643	11,573,632	9,756,351	7,455,720	16.40	121.58
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	70	70	70	70	70	0.00	2.94
Common surplus	321,895	288,462	288,995	288,564	287,671	11.59	27.48
Retained earnings	745,884	574,119	709,158	535,424	419,522	29.92	172.15
Accumulated other comprehensive income	-163	44,523	30,019	28,169	18,269		
Other equity capital components	-93,418	-43,531	-55,518	-40,881	-39,048		
Total holding company equity capital	974,268	863,643	972,724	811,346	686,484	12.81	90.45
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	974,268	863,643	972,724	811,346	686,484	12.81	90.45
Total liabilities and capital	13,027,023	11,218,286	12,546,356	10,567,697	8,142,204	16.12	118.90
Memoranda							
Non-interest-bearing deposits	3,021,565	2,619,077	2,927,005	2,346,960	1,531,020	15.37	122.48
Interest-bearing deposits	7,604,656	6,471,460	7,661,057	6,073,722	5,049,973	17.51	117.60
Total deposits	10,626,221	9,090,537	10,588,062	8,420,682	6,580,993	16.89	118.96
Long-term debt that reprices within 1 year	13,723	6,144	15,134	9,335	10,223	123.36	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	972,724	811,346	811,346	686,484	593,460		
Accounting restatements	0	0	0	0	0		
Net income	36,727	38,696	178,108	115,902	48,426		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	20,000		
Sale of treasury stock	80,453	2,000	7,501	15,454	13,500		
Less: Purchase of treasury stock	85,453	2,751	20,304	11,675	5,500		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	4,373	0	13,068		
Change in other comprehensive income	-30,183	16,352	1,849	9,900	30,961		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	-2,000	-1,403	-4,719	-1,295		
Holding company equity capital, ending balance	974,268	863,643	972,724	811,346	686,484		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	69.89	37.11	95	64.37	36.10	94	68.30	36.25	93	62.39	36.22	92	61.66	52.67	70
Commercial and industrial loans	6.58	10.78	26	11.28	13.88	39	7.44	10.76	32	11.74	13.52	41	8.06	11.45	38
Loans to individuals	1.12	3.61	45	1.20	3.42	47	1.15	3.36	48	1.35	3.40	48	2.15	2.71	68
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0	44
Agricultural loans.....	0.49	0.17	83	0.53	0.19	85	0.51	0.18	84	0.57	0.19	84	0.77	0.53	74
Other loans and leases.....	0.69	4.19	14	0.90	4.29	17	0.75	4.47	15	1.02	4.63	17	1.27	1.08	69
Net loans and leases.....	77.92	59.31	90	77.32	60.99	89	77.28	58.67	87	76.11	61.58	90	73.27	72.36	47
Debt securities over 1 year.....	8.14	19.47	10	8.79	16.70	17	8.30	19.46	10	9.11	15.55	23	13.13	13.66	49
Mutual funds and equity securities	0	0.06	25	0	0.06	30	0	0.06	29	0	0.05	30	0	0.06	39
Subtotal	86.06	80.04	68	86.11	78.43	81	85.57	79.22	72	85.22	78.16	75	86.39	86.76	40
Interest-bearing bank balances	3.45	7.18	29	3.28	9.08	15	4.16	8.50	30	5.39	7.51	37	2.53	2.97	53
Federal funds sold and reverse repos	0.62	0.55	80	1.66	0.50	88	0.65	0.54	78	0.49	0.82	80	0	0.03	36
Debt securities 1 year or less	1.15	1.65	54	1.25	1.59	50	1.37	1.56	60	1.33	1.68	51	2.18	2.10	63
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	91.28	91.28	51	92.30	91.48	59	91.76	91.77	49	92.42	91.05	66	91.10	92.39	33
Non-interest cash and due from depository institutions.....	0.98	0.96	57	1.19	1	66	0.69	0.82	36	0.96	1.07	38	1.33	1.14	62
Other real estate owned.....	0.05	0.01	90	0.12	0.02	94	0.08	0.01	94	0.12	0.02	94	0.12	0.04	85
All other assets.....	7.75	7.70	51	6.51	7.44	41	7.55	7.35	55	6.62	7.82	37	7.57	6.41	66
Memoranda															
Short-term investments	5.22	10.28	26	6.19	11.92	23	6.18	11.47	31	7.21	11.17	34	4.71	5.36	51
U.S. Treasury securities.....	0.12	1.80	27	0	0.98	13	0	1.47	10	0	0.84	17	0	0.29	28
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0.30	0.73	47	0	0.82	11	0.33	0.63	53	2.38	1.25	76
Municipal securities	3.69	1.72	79	4.39	1.77	82	4.09	1.73	80	4.64	1.69	84	3.82	2.58	71
Mortgage-backed securities	4.83	14.04	13	4.89	12.38	14	4.87	14.14	13	5.02	11.75	16	8.71	9.38	51
Asset-backed securities	0.66	0.56	70	0.45	0.35	73	0.71	0.50	73	0.44	0.32	75	0.40	0.30	81
Other debt securities	0	0.55	8	0	0.46	8	0	0.53	8	0	0.42	10	0	0.53	15
Loans held-for-sale.....	1.32	0.40	88	2.88	0.46	94	1.94	0.55	90	2.73	0.52	93	1.32	0.39	87
Loans held for investment	77.39	59.15	89	75.27	61.15	88	76.12	58.06	88	74.21	61.72	86	72.54	72.01	47
Real estate loans secured by 1–4 family	26.18	11.67	91	23.03	11.69	89	24.98	11.46	90	21.46	11.91	90	22.09	16.02	76
Revolving	1.07	1.40	49	1.05	1.51	48	1.10	1.42	50	1.10	1.66	46	1.18	2.24	36
Closed-end, secured by first liens	24.97	9.94	91	21.79	9.76	90	23.73	9.67	90	20.17	9.81	90	20.63	13.07	80
Closed-end, secured by junior liens	0.14	0.17	63	0.19	0.21	61	0.15	0.17	64	0.19	0.22	56	0.29	0.37	45
Commercial real estate loans	42.30	23.42	89	39.91	22.27	91	41.86	22.69	90	39.39	22.22	91	37.70	33.26	66
Construction and land development	17.96	3.49	99	14.83	3.32	99	17.34	3.34	99	14.85	3.40	99	14.52	5	96
Multifamily.....	3.42	3.52	60	4.16	3.21	70	3.73	3.57	63	3.28	3.12	62	1.51	4.76	23
Nonfarm nonresidential	20.92	15.11	70	20.92	14.77	70	20.79	14.57	70	21.26	14.72	72	21.67	21.85	50
Real estate loans secured by farmland.....	1.41	0.33	88	1.43	0.33	91	1.46	0.30	91	1.54	0.33	90	1.87	0.95	78

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019									
Loan commitments (reported semiannually, June/Dec)			3,179,712	2,850,041	2,014,544									
Commit: Secured commercial real estate loans	2,761,537	2,319,717	2,559,830	2,305,250	1,556,610									
Commit: Unsecured real estate loans	0	0	0	0	0									
Credit card lines (reported semiannually, June/Dec)	0	0	0	22,514	25,767									
Securities underwriting	26,287	34,276	32,749	33,826	28,233									
Standby letters of credit	0	0	0	0	0									
Commercial and similar letters of credit	0	0	0	0	0									
Securities lent	0	0	0	0	0									
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0									
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0									
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0									
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0									
Derivative Contracts														
Interest rate futures and forward contracts	420,704	599,562	432,899	524,461	288,204									
Written options contracts (interest rate)	366,349	571,698	377,685	559,802	247,532									
Purchased options contracts (interest rate)	441,000	38,000	476,000	29,000	61,000									
Interest rate swaps	702,034	702,034	702,034	702,034	100,000									
Futures and forward foreign exchange	0	0	0	0	0									
Written options contracts (foreign exchange)	0	0	0	0	0									
Purchased options contracts (foreign exchange)	0	0	0	0	0									
Foreign exchange rate swaps	0	0	0	0	0									
Commodity and other futures and forward contracts	0	0	0	0	0									
Written options contracts (commodity and other)	0	0	0	0	0									
Purchased options contracts (commodity and other)	0	0	0	0	0									
Commodity and other swaps	0	0	0	0	0									
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)				25.34	22.78	64	26.97	22.01	74	24.74	16.97	86		
Standby letters of credit	0.20	0.64	22	0.31	0.67	32	0.26	0.65	29	0.32	0.71	33	0.35	0.36
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.01
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.47
Derivative contracts	14.82	45.51	51	17.04	42.67	47	15.85	46.30	49	17.18	48.62	44	8.56	2.95
Interest rate contracts	14.82	33.09	53	17.04	30.32	50	15.85	32.46	51	17.18	34.36	46	8.56	2.87
Interest rate futures and forward contracts	3.23	4.02	80	5.34	4.59	82	3.45	3.25	80	4.96	6.21	79	3.54	0.08
Written options contracts (interest rate)	2.81	1.59	84	5.10	2	88	3.01	1.41	84	5.30	2.18	88	3.04	0.13
Purchased options contracts (interest rate)	3.39	1.35	86	0.34	1.45	61	3.79	1.31	86	0.27	1.46	58	0.75	0.02
Interest rate swaps	5.39	19.54	31	6.26	20.33	29	5.60	20.49	28	6.64	20.83	27	1.23	2.19
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	0.47
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	0.47
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.48
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.48
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	0.49
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	0.48
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.49
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.48
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.48
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.49
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)				35.47	44.98	48	39.38	42.82	63	36.70	24.81	87		

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,930,087	1,911,294	1,988,618	1,815,297	696,736
Interest rate contracts	1,930,087	1,911,294	1,988,618	1,815,297	696,736
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	420,704	599,562	432,899	524,461	288,204
Written options	366,349	571,698	377,685	559,802	247,532
Exchange-traded.....	25,000	101,000	140,000	66,000	97,000
Over-the-counter.....	341,349	470,698	237,685	493,802	150,532
Purchased options	441,000	38,000	476,000	29,000	61,000
Exchange-traded.....	40,000	38,000	75,000	29,000	61,000
Over-the-counter.....	401,000	0	401,000	0	0
Swaps	702,034	702,034	702,034	702,034	100,000
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,930,087	1,911,294	1,988,618	1,815,297	696,736
Interest rate contracts	1,930,087	1,911,294	1,988,618	1,815,297	696,736
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,563,738	1,339,596	1,610,933	1,255,495	449,204
One year or less	1,061,704	637,562	1,108,899	553,461	349,204
Over 1 year to 5 years	401,000	125,000	401,000	125,000	0
Over 5 years	101,034	577,034	101,034	577,034	100,000
Gross negative fair value (absolute value)	6,300	8,044	1,200	23,411	2,962
Gross positive fair value.....	50,735	35,055	12,256	17,764	5,109
Held for trading.....	0	0	0	0	0
Non-traded.....	50,735	35,055	12,256	17,764	5,109
Current credit exposure on risk-based capital derivative contracts	49,854	28,265	10,872	2,154	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	99.57	60
Foreign exchange contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	0.14	42
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards	21.80	10.22	78	31.37	12.82	80	21.77	11.16	78	28.89	14.05	76	41.36	14.06	83
Written options	18.98	6.03	88	29.91	8.11	87	18.99	6.28	87	30.84	8.18	89	35.53	11.73	83
Exchange-traded	1.30	0.13	90	5.28	0.10	96	7.04	0.12	98	3.64	0.14	95	13.92	0	96
Over-the-counter	17.69	5.74	87	24.63	7.80	85	11.95	5.96	78	27.20	7.73	86	21.61	10.84	76
Purchased options	22.85	3.59	95	1.99	3.58	59	23.94	3.27	96	1.60	3.42	54	8.76	2.45	83
Exchange-traded	2.07	0.13	93	1.99	0.11	93	3.77	0.12	96	1.60	0.15	90	8.76	0	98
Over-the-counter	20.78	3.11	95	0	3.15	21	20.16	2.87	96	0	2.86	21	0	2.28	36
Swaps	36.37	74.58	17	36.73	69.64	17	35.30	74.26	17	38.67	68.76	19	14.35	64.61	18
Held for trading	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	81.02	92.63	18	70.09	90.92	15	81.01	92.53	18	69.16	91.48	14	64.47	80.07	27
One year or less	55.01	27.97	77	33.36	26.80	65	55.76	27.56	78	30.49	32.05	57	50.12	15.20	87
Over 1 year to 5 years	20.78	26.35	42	6.54	28.69	18	20.16	27.01	39	6.89	27.06	18	0	22.92	14
Over 5 years	5.23	29.53	20	30.19	30.03	52	5.08	29.89	20	31.79	29.56	54	14.35	34.12	32
Gross negative fair value (absolute value)	0.33	1.21	12	0.42	1.21	19	0.06	0.98	8	1.29	1.55	52	0.43	1.30	29
Gross positive fair value	2.63	1.52	83	1.83	1.70	54	0.62	1.34	14	0.98	2.23	14	0.73	1.14	38
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.06	28	0.01	0.05	33	0	0.04	16	0.03	0.07	49	0	0	76
Gross positive fair value (X)	0.05	0.06	70	0.04	0.07	54	0.01	0.05	32	0.02	0.09	27	0.01	0	82
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X)	0.05	0.01	91	0.04	0.01	86	0.01	0.01	70	0.02	0.02	71	0.01	0	87
Current credit exposure (X)	0.05	0.04	75	0.03	0.05	53	0.01	0.04	37	0	0.06	18	0	0.01	18
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.46	0.47	71	0.32	0.61	45	0.11	0.46	31	0.03	0.85	17	0	0.10	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance	98,562		87,936		87,936		48,434		39,914						
Gross losses	914		880		3,819		10,946		9,299						
Write-downs, transfers to loans held-for-sale.....	0		0		0		0		0						
Recoveries.....	835		288		1,719		1,875		1,877						
Net losses.....	79		592		2,100		9,071		7,422						
Provision for loan and lease losses	4,796		6,226		12,726		48,573		15,942						
Adjustments.....	0		0		0		0		0						
Ending balance	103,279		93,570		98,562		87,936		48,434						
Memo: Allocated transfer risk reserve (ATTR).....	0		0		0		0		0						
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets	0.15	0.04	84	0.24	-0.11	92	0.11	-0.09	91	0.52	0.51	57	0.21	0.12	82
Provision for loan and lease losses / Average loans and leases.....	0.19	0.06	78	0.30	-0.20	91	0.14	-0.16	90	0.67	0.82	41	0.29	0.16	82
Provision for loan and lease losses / Net loan and lease losses.....	6,070.89	49.50	97	1,051.69	-168.35	94	606	-105.48	89	535.48	487.86	71	214.79	142.73	76
Allowance for loan and lease losses / Total loans and leases not held for sale.	1.02	1.20	34	1.11	1.49	24	1.03	1.23	32	1.12	1.58	22	0.82	0.94	35
Allowance for loan and lease losses / Total loans and leases.....	1.01	1.17	34	1.07	1.47	23	1.01	1.20	32	1.08	1.55	23	0.81	0.93	34
Allowance for loan and lease losses / Net loans and leases losses (X)	326.83	38.27	95	39.51	18.09	82	46.93	21.39	84	9.69	11.58	60	6.53	17.18	38
Allowance for loan and lease losses / Nonaccrual assets	331.97	355.27	56	219.81	291.29	44	268.12	364.13	44	191.01	299.17	35	90.41	315.75	14
ALLL / 90+ days past due + nonaccrual loans and leases.....	204.89	284.19	41	159.22	246.27	32	124.77	287.08	21	130.32	244.34	25	89.94	283.41	17
Gross loan and lease losses / Average loans and leases	0.04	0.17	27	0.04	0.24	17	0.04	0.19	15	0.15	0.34	34	0.17	0.16	61
Recoveries / Average loans and leases	0.03	0.07	29	0.01	0.08	13	0.02	0.08	16	0.03	0.07	22	0.03	0.05	53
Net losses / Average loans and leases.....	0	0.09	25	0.03	0.16	26	0.02	0.11	27	0.13	0.27	37	0.14	0.11	66
Write-downs, transfers to loans held-for-sale / Average loans and leases.....	0	0	46	0	0	44	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses	21.86	10.98	88	2.63	7.39	18	15.70	34.67	21	20.16	33.98	29	43.27	41.80	60
Earnings coverage of net loan and lease losses (X).....	583.85	38.54	95	92.67	25.70	85	111.32	39.72	81	21.22	22.91	65	16.95	22.46	51
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans	0	-0.01	54	0.01	0.03	57	0.01	0.02	53	0.08	0.04	75	0.05	0.02	76
Real estate loans secured by 1–4 family.....	-0.01	-0.02	52	0	-0.01	48	0.01	-0.02	81	0.02	0.01	65	0.01	0.02	48
Revolving	-0.30	-0.08	10	-0.02	-0.03	37	0.11	-0.07	93	0.04	0.01	71	0.14	0.02	89
Closed-end.....	0	-0.02	81	0	-0.01	51	0.01	-0.01	80	0.01	0	71	0	0.02	43
Commercial real estate loans	0	0	73	0.02	0.05	58	0	0.04	41	0.12	0.07	78	0.07	0.02	83
Construction and land development.....	-0.01	-0.02	40	0	0	57	-0.01	0	35	0.06	0	86	-0.01	-0.02	29
1–4 family.....	-0.01	0	7	0	0	58	0	0	14	0.03	0	93	0	0	15
Other.....	0	-0.01	71	0	0	57	0	0	39	0.04	0	84	-0.01	-0.02	27
Multifamily.....	0	0	57	0	0	54	0	0.01	48	0	0	16	0	0	20
Nonfarm nonresidential	0.01	0.01	76	0.04	0.07	63	0.01	0.05	50	0.18	0.11	78	0.12	0.03	86
Owner-occupied.....	0.01	0	88	0	0.01	50	0	0.01	68	0.01	0.02	55	0	0.01	58
Other.....	0	0	54	0.04	0.06	67	0.01	0.04	53	0.18	0.08	82	0.12	0.01	93
Real estate loans secured by farmland.....	0	0	57	-0.03	0	11	-0.01	0	20	0	0.02	16	0.13	0.01	92
Commercial and industrial loans	-0.03	0.11	20	0.06	0.20	42	0.08	0.17	43	0.19	0.47	35	0.62	0.27	84
Loans to individuals	0.27	0.70	28	0.44	1.06	32	0.47	0.71	47	0.93	1.13	55	0.52	0.74	50
Credit card loans		1.88		0.74	2.41	20		1.84		2.22	2.92	30	4.24	1.89	86
Agricultural loans.....	0.82	0	96	0.38	0.02	91	0.29	0.02	90	-0.18	0.19	5	-0.09	0.02	3
Loans to foreign governments and institutions		0		0		0		0		0					
Other loans and leases.....	0	0.16	32	0	0.09	37	0	0.10	32	-0.01	0.15	8	0.02	0.14	53

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		10,565		17,650		10,404		11,867		35,973
90+ days past due loans and leases		19,297		16,201		42,232		21,440		280
Nonaccrual loans and leases.....		31,111		42,568		36,760		46,037		53,569
Total past due and nonaccrual loans and leases.....		60,973		76,419		89,396		79,344		89,822
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		3,100		4,544		2,140		4,416		17,521
Total restructured loans and leases		3,100		4,544		2,140		4,416		17,521
30–89 days past due loans held for sale		477		0		0		1,373		0
90+ days past due loans held for sale.....		18,331		16,034		42,232		21,292		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		18,808		16,034		42,232		22,665		0
Restructured loans and leases in compliance		3,888		4,107		1,376		3,662		2,561
Other real estate owned.....		6,269		13,084		9,695		12,426		9,899
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.10	0.32	18	0.20	0.33	39	0.11	0.32	19	0.15
90+ days past due loans and leases	0.19	0.10	82	0.18	0.11	82	0.43	0.10	87	0.26
Nonaccrual loans and leases.....	0.30	0.44	36	0.49	0.65	42	0.38	0.46	42	0.57
90+ days past due and nonaccrual loans and leases.....	0.49	0.59	47	0.67	0.82	50	0.81	0.62	72	0.83
30–89 days past due restructured.....	0	0.01	17	0	0.01	20	0	0.01	21	0
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured.....	0.03	0.10	29	0.05	0.13	35	0.02	0.10	22	0.05
30–89 days past due loans held for sale	0	0	86	0	0	41	0	0	40	0.02
90+ days past due loans held for sale.....	0.18	0	97	0.18	0	97	0.43	0	97	0.26
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.10	0.32	18	0.20	0.33	39	0.11	0.32	19	0.15
90+ days past due assets	0.19	0.10	82	0.18	0.11	82	0.43	0.10	87	0.26
Nonaccrual assets	0.30	0.45	35	0.49	0.66	42	0.38	0.47	42	0.57
30+ days past due and nonaccrual assets	0.59	0.94	34	0.87	1.18	42	0.91	0.97	57	0.98
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.39	0.35	65	0.52	0.50	64	0.63	0.36	84	0.64
90+ days past due and nonaccrual assets + other real estate owned	0.44	0.36	68	0.64	0.53	73	0.71	0.37	86	0.76
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.32	0.41	47	0.53	0.58	50	0.38	0.41	55	0.59
Allowance for loan and lease losses	39.96	62.77	31	63.87	69.27	50	48.53	62.64	46	70.65
Equity capital + allowance for loan and lease losses	3.83	3.67	58	6.24	5.03	73	4.46	3.60	67	6.91
Tier 1 capital + allowance for loan and lease losses	3.74	4.23	53	6.44	5.96	61	4.49	4.30	59	7.03
Loans and leases + other real estate owned	0.40	0.69	31	0.68	0.97	35	0.49	0.71	39	0.76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.07	0.26	17	0.16	0.31	29	0.07	0.26	19	0.09	0.39	17	0.40	0.28	74
	90+ days past due	0.21	0.13	83	0.22	0.13	83	0.49	0.12	87	0.32	0.16	82	0	0.03	24
	Nonaccrual.....	0.29	0.51	34	0.52	0.76	39	0.37	0.52	40	0.63	0.76	49	0.98	0.45	89
Commercial and industrial	30–89 days past due.....	0.28	0.26	64	0.29	0.22	71	0.24	0.24	59	0.19	0.23	57	0.38	0.22	78
	90+ days past due	0	0.03	18	0	0.02	40	0	0.04	18	0	0.03	16	0	0.02	30
	Nonaccrual.....	0.37	0.53	47	0.34	0.69	33	0.39	0.57	43	0.31	0.75	24	0.47	0.74	48
Individuals	30–89 days past due.....	0.91	0.67	76	0.94	0.53	78	0.92	0.63	74	1.41	0.83	83	7.26	0.60	97
	90+ days past due	0	0.08	21	0.05	0.11	55	0	0.09	17	0.04	0.14	48	0.16	0.02	91
	Nonaccrual.....	0.09	0.16	50	0.18	0.22	55	0.08	0.17	48	0.12	0.28	46	0.16	0.12	69
Depository institution loans	30–89 days past due.....		0			0.01			0.01				0			0
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.01			0			0			0			0	
Agricultural	30–89 days past due.....	0.87	0.16	89	1.94	0.17	94	0.77	0.07	94	2.17	0.17	94	1.35	0.10	96
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	47
	Nonaccrual.....	1.49	0.71	85	1.37	0.44	83	1.63	0.70	86	0.42	0.49	67	1.48	0.80	80
Foreign governments	30–89 days past due.....		0			0.03			0.50			0				
	90+ days past due		0			0			0			0				
	Nonaccrual.....		0.23			0.04			0.15			0.09				
Other loans and leases	30–89 days past due.....	0	0.13	17	0	0.13	16	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019											
Common Equity Tier 1 Capital																
Common stock plus related surplus	228,547	245,001	233,547	247,753	248,693											
Retained earnings	745,884	574,119	709,158	535,424	419,522											
Accumulated other comprehensive income (AOCI)	-163	44,523	30,019	28,169	18,269											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	974,268	863,643	972,724	811,346	686,484											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	61,265	69,620	62,808	72,208	71,241											
Accumulated other comprehensive income-related adjustments	-163	44,523	30,019	28,169	18,269											
Other deductions from common equity tier 1 capital	0	0	0	0	0											
Subtotal:	913,166	749,500	879,897	710,969	596,974											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	6,416											
Common equity tier 1 capital	913,166	749,500	879,897	710,969	590,558											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	86,758	85,511	86,446	85,200	88,217											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0											
Additional tier 1 capital before deductions	86,758	85,511	86,446	85,200	88,217											
Less: Additional tier 1 capital deductions	0	0	0	0	0											
Additional tier 1 capital	86,758	85,511	86,446	85,200	88,217											
Tier 1 Capital																
Tier 2 Capital																
Tier 2 capital instruments and related surplus	159,341	158,901	159,231	158,791	100,000											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	105,283	99,141	100,519	93,148	52,401											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity																
Tier 2 capital before deductions	264,624	258,042	259,750	251,939	152,401											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	0											
Tier 2 capital	264,624	258,042	259,750	251,939	152,401											
Exited advanced approach tier 2 capital																
Total capital	1,264,548	1,093,053	1,226,093	1,048,108	831,176											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	12,511,437	10,596,259	12,114,379	10,371,423	7,994,140											
Less: Deductions from common equity tier 1 capital	61,265	69,620	62,808	72,208	77,657											
Less: Other deductions	101,251	380,784	173,371	606,917	0											
Total assets for leverage ratio	12,348,921	10,145,855	11,878,200	9,692,298	7,916,483											
Total risk-weighted assets	10,865,440	8,924,968	10,321,106	8,365,767	6,649,129											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	8.40	12.18	2	8.40	12.54	1	8.53	12.37	2	8.50	12.35	2	8.88	12.50	4	
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0	50	
Tier 1 capital, column A	9.20	12.88	2	9.36	13.31	1	9.36	13.11	3	9.52	13.08	1	10.21	13.19	7	
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	50	
Total capital, column A	11.64	14.72	2	12.25	15.37	2	11.88	14.91	3	12.53	15.23	7	12.50	14.63	14	
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50	
Tier 1 leverage	8.10	9.06	22	8.23	9.15	24	8.14	8.98	29	8.21	9.13	22	8.57	10.39	10	
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change									
						1-Year	5-Year								
Insurance Activities															
Total insurance underwriting assets.....	0	0	0	0	0	0									
Total property and casualty assets.....	0	0	0	0	0	0									
Reinsurance recoverables (P/C).....															
Total life and health assets.....	0	0	0	0	0	0									
Reinsurance recoverables (L/H).....															
Separate account assets (L/H).....	0	0	0	0	0	0									
Total insurance underwriting equity.....	0	0	0	0	0	0									
Total property and casualty equity.....	0	0	0	0	0	0									
Total life and health equity.....	0	0	0	0	0	0									
Total insurance underwriting net income	0	0	0	0	0	0									
Total property and casualty	0	0	0	0	0	0									
Total life and health	0	0	0	0	0	0									
Claims and claims adjusted expense reserves (P/C).....	0	0	0	0	0	0									
Unearned premiums (P/C)	0	0	0	0	0	0									
Policyholder benefit and contractholder funds (L/H).....	0	0	0	0	0	0									
Separate account liabilities (L/H).....	0	0	0	0	0	0									
Insurance activities revenue.....	3,546	3,888	14,633	15,840	10,887	-8.80	40.44								
Other insurance activities income	3,546	3,888	14,633	15,840	10,887	-8.80	40.44								
Insurance and reinsurance underwriting income	0	0	0	0	0	0									
Premiums	0	0	0	0	0	0									
Credit related insurance underwriting.....	0	0	0	0	0	0									
Other insurance underwriting.....	0	0	0	0	0	0									
Insurance benefits, losses, expenses	0	0	0	0	0	0									
Net assets of insurance underwriting subsidiaries.....	0	0	0	0	0	0									
Life insurance assets.....	238,387	155,573	236,842	154,548	152,101	53.23	193.53								
 Analysis Ratios															
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
Insurance underwriting assets / Consolidated assets.....	0	0	40	0	0	40	0	0	39	0	0	48			
Insurance underwriting assets (P/C) / Total insurance underwriting assets.....	50.48			54.39			53.11			53.67			60		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			40		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			0		
Insurance activities revenue / Adjusted operating income	2.27	0.38	91	2.48	0.38	93	2.35	0.36	93	2.88	0.41	93	2.72	0.37	92
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	0.03	47
Credit related premium income / Total premium income.....	37.50			33.33			32.99			38.23			100		
Other premium income / Total premium income.....	62.50			66.67			67.01			61.77			0		
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0	48
Insurance net income (P/C) / Equity (P/C).....	25.60			22.15			23.22			15.59			37.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			132.57		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses.....	21.61	12.22	85	16.75	11	75	22.24	12	90	17.48	11.03	76	20.92	11.53	84
 Broker-Dealer Activities															
	0			0			0			0			0		
Net assets of broker-dealer subsidiaries (\$000)	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	0	49

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.87				0
Cost: Interest-bearing deposits.....															
		0.14			0.13			0.14			0.42				2.53
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18				
Commercial and industrial loans		1.62			1.94			0.79			0.64				2.35
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		10.28			-6.17			6.83			-2.40				-47.91
Total selected assets.....		17.19			-2.56			9.48			2.04				-25.04
Deposits		-5.48			2.95			0.73			3.46				2.53

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,955,666	1,936,243	1,946,034	1,932,432	1,760,285	1.00	
1–4 family residential loans		1,955,666	1,936,243	1,946,034	1,932,432	1,760,285	1.00	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		15.01	17.26	15.51	18.29	21.62		
1–4 family residential loans		15.01	17.26	15.51	18.29	21.62		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		42.78	41.07	42.06	40.53	44.53		
1–4 family residential loans		1.14	1.10	1.17	1.15	1.23		
Home equity lines		0	0.10	0	0.10	0.08		
Credit card receivables.....		1.13	1.08	1.16	1.23	2.06		
Auto loans and other consumer loans.....		7.02	11.81	7.94	12.31	8.44		
Commercial and industrial loans		47.94	44.84	47.67	44.68	43.66		
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0	0	0	0	0	0	0
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		33,387	37,562	36,457	59,353	88,381	-11.11	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....		33,387	37,562	36,457	59,353	88,381	-11.11	
90+ Days Past Due Securitized Assets								
1–4 family residential loans		63,201	114,522	78,094	118,227	37,422	-44.81	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Total 90+ days past due securitized assets		63,201	114,522	78,094	118,227	37,422	-44.81	
Total past due securitized assets.....		96,588	152,084	114,551	177,580	125,803	-36.49	
Net Losses on Securitized Assets								
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Total net losses on securitized assets.....		0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.71	1.94	1.87	3.07	5.02
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.71	1.94	1.87	3.07	5.02
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.23	5.91	4.01	6.12	2.13
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	3.23	5.91	4.01	6.12	2.13
Total past due securitized assets percent of securitized assets	4.94	7.85	5.89	9.19	7.15
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.69	0.94	0.80	1.55	2.61
Home equity lines	0.62	0.07	0.58	0.35	0.42
Credit card receivables		0.07		0.01	56.27
Commercial and industrial loans	0.28	0.29	0.24	0.19	0.38
All other loans and leases	0.08	0.21	0.08	0.11	0.77
Total managed loans past due 30–89 days	0.36	0.52	0.40	0.71	1.60
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.56	2.97	2.43	3.42	1.08
Home equity lines	0	0	0	0	0
Credit card receivables		0.06		0.01	3.51
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0.02	0	0	0	0
Total managed loans past due 90+ days	0.68	1.22	1.02	1.39	0.48
Total Past Due Managed Assets	1.03	1.73	1.42	2.09	2.08
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.01	0
Home equity lines	-0.30	-0.02	0.11	0.04	0.14
Credit card receivables		0.74		2.22	4.24
Commercial and industrial loans	-0.03	0.06	0.08	0.19	0.62
All other loans and leases	0.02	0.03	0.02	0.13	0.08
Net Losses on Managed Assets Percent of Total Managed Assets	0	0.02	0.02	0.09	0.10

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	27,774	26,300	33,216		-100.00
Dividends	0	0	27,774	26,300	33,216		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	1,915	2,015	2,060	3,090	2,131	-4.96	9019.05
Dividends	1,915	2,015	2,060	3,090	2,131	-4.96	9019.05
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	1,915	2,015	29,834	29,390	35,347	-4.96	-73.25
Securities gains (losses)	0	0	0	0	0		
Other operating income	18	783	3,119	3,119	1,128	-97.70	20.00
Total operating income	1,933	2,798	32,953	32,509	36,475	-30.91	-73.06
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	2,363	2,404	9,616	7,954	5,982	-1.71	499.75
Other expenses	2,179	1,070	4,605	4,797	6,443	103.64	94.73
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	4,542	3,474	14,221	12,751	12,425	30.74	200.20
Income (loss) before taxes	-2,609	-676	18,732	19,758	24,050		
Applicable income taxes (credit)	-1,433	-686	-2,807	-2,452	2,001		
Extraordinary items							
Income before undistributed income of subsidiaries	-1,176	10	21,539	22,210	22,049		
Equity in undistributed income of subsidiaries	37,902	38,686	156,568	93,692	26,378	-2.03	172.19
Bank subsidiaries	39,293	40,157	156,648	94,549	26,276	-2.15	187.17
Nonbank subsidiaries	-1,391	-1,471	-80	-857	102		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	36,726	38,696	178,107	115,902	48,427	-5.09	87.51
Memoranda							
Bank net income	39,293	40,157	184,422	120,849	59,492	-2.15	88.72
Nonbank net income	524	544	1,980	2,233	2,233	-3.68	99.24
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,184,068	95.85	1,018,329	91.37	1,121,888	90.94	967,519	812,396	16.28	84.72	
Common and preferred stock	1,184,068	95.85	1,018,329	91.37	1,121,888	90.94	967,519	812,396	16.28	84.72	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	6,541	0.53	6,605	0.59	7,998	0.65	8,095	8,960	-0.97	11.09	
Common and preferred stock	6,541	0.53	6,605	0.59	7,998	0.65	8,095	8,960	-0.97	11.09	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	26	0	50,909	4.57	64,170	5.20	50,914	38,930	-99.95	-75.24	
Securities	0	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	27,743	2.25	25,478	2.29	25,858	2.10	28,160	22,063	8.89	-44.04	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00	
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	16,943	1.37	13,238	1.19	13,706	1.11	7,818	1,466	27.99	-44.17	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	1,235,321	100.00	1,114,559	100.00	1,233,620	100.00	1,062,506	883,815	10.83	69.73	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0	2,000		-100.00	
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0			
Subordinated notes and debentures	159,341	12.90	158,901	14.26	159,231	12.91	158,791	100,000	0.28	59.34	
Other liabilities	14,912	1.21	6,462	0.58	15,177	1.23	7,129	7,061	130.76	-49.32	
Balance due to subsidiaries and related institutions	86,800	7.03	85,553	7.68	86,488	7.01	85,241	88,271	1.46	2.31	
Total liabilities	261,053	21.13	250,916	22.51	260,896	21.15	251,161	197,332	4.04	20.71	
Equity Capital	974,268	78.87	863,643	77.49	972,724	78.85	811,345	686,483	12.81	90.45	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0			
Common stock	70	0.01	70	0.01	70	0.01	70	70	0.00	2.94	
Common surplus	321,895	26.06	288,462	25.88	288,995	23.43	288,564	287,671	11.59	27.48	
Retained earnings	745,884	60.38	574,119	51.51	709,158	57.49	535,423	419,522	29.92	175.18	
Accumulated other comprehensive income	-163	-0.01	44,523	3.99	30,019	2.43	28,169	18,269			
Other equity capital components	-93,418	-7.56	-43,531	-3.91	-55,518	-4.50	-40,881	-39,049			
Total liabilities and equity capital	1,235,321	100.00	1,114,559	100.00	1,233,620	100.00	1,062,506	883,815	10.83	69.73	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	86,800	7.03	85,553	7.68	86,488	7.01	85,241	88,271	1.46	2.31	
Notes payable to subsidiaries that issued TPS	86,800	7.03	85,553	7.68	86,488	7.01	85,241	88,271	1.46	2.31	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

